

“Holiday Offer 2018” Terms and Conditions

Offer Description: The ScholarShare 529 College Savings Plan (the “ScholarShare Plan”) is a 529 college savings plan administered by the ScholarShare Investment Board (“SIB”), an instrumentality of the state of California, and managed by TIAA-CREF Tuition Financing, Inc. (“TFI”). To receive a \$50 Amazon.com Gift Card, eligible individuals must (a) open a new ScholarShare Plan account (for a new beneficiary) online at www.ScholarShare529.com between 12:01 AM on December 5, 2018 and 11:59 PM Pacific Time (PT) on December 7, 2018 with an initial deposit of at least \$50 to be contributed and invested at the time the new ScholarShare Plan account is opened, and (b) establish an automatic investment plan for the new ScholarShare Plan account of at least \$25 per month at the time the new ScholarShare Plan account is opened and shall be maintained at minimum through 11:59 PM PT on May 31, 2019. The Amazon.com Gift Card will be mailed to the account owner on or before 11:59 PM PT on June 30, 2019. Limit: one (1) Amazon.com Gift Card per new ScholarShare Plan account opened for a new beneficiary. Void where prohibited or restricted by law.

Eligibility: Offer open to individuals who are legal residents of the 50 states of the United States who are at least 18 years of age or older as of December 5, 2018 and have a social security number or federal taxpayer identification number and excludes the following: (a) members, officers, and employees of SIB; TFI and its parent, subsidiaries, affiliates, owners, members, directors, managers, officers, employees, trustees, agents; and their respective immediate family members (spouse, domestic partner, parents, legal guardians, grandparents, grandchildren, siblings, children and “step” of each) and those individuals living in their same household; and (b) FINRA affiliated customers. All taxes and other costs associated with this promotion are solely the responsibility of the recipient and/or beneficiary. Beneficiary for the new ScholarShare Plan account cannot be a beneficiary of an existing ScholarShare account for that account owner.

Miscellaneous: TFI and SIB (the “Sponsors”) are not responsible for errors, omissions, interruptions, deletions, defects, or delays in operation or transmission of information, in each case whether arising by way of technical or other failures or malfunctions or computer hardware or software, communications devices, data corruption, theft, unauthorized access to or alteration of offer materials, or otherwise. Sponsors reserve the right (a) to modify, suspend, or terminate this offer should any technical failure, unauthorized human intervention, or other causes beyond Sponsors’ reasonable control corrupt or adversely affect the security, administration, or proper conduct of this offer; and (b) to disqualify any individual who tampers with the offer process.

To learn more about the California 529 College Savings Plan, its investment objectives, tax benefits, risks, and costs please see the Disclosure Booklet at scholarshare.com. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Check with your home state to learn if it offers tax or other benefits for investing in its own 529 plan.

TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for the California 529 College Savings Plan.